OIPE IAP80
NOV 01 2006
PATENT & TRADEMARK OFFICE

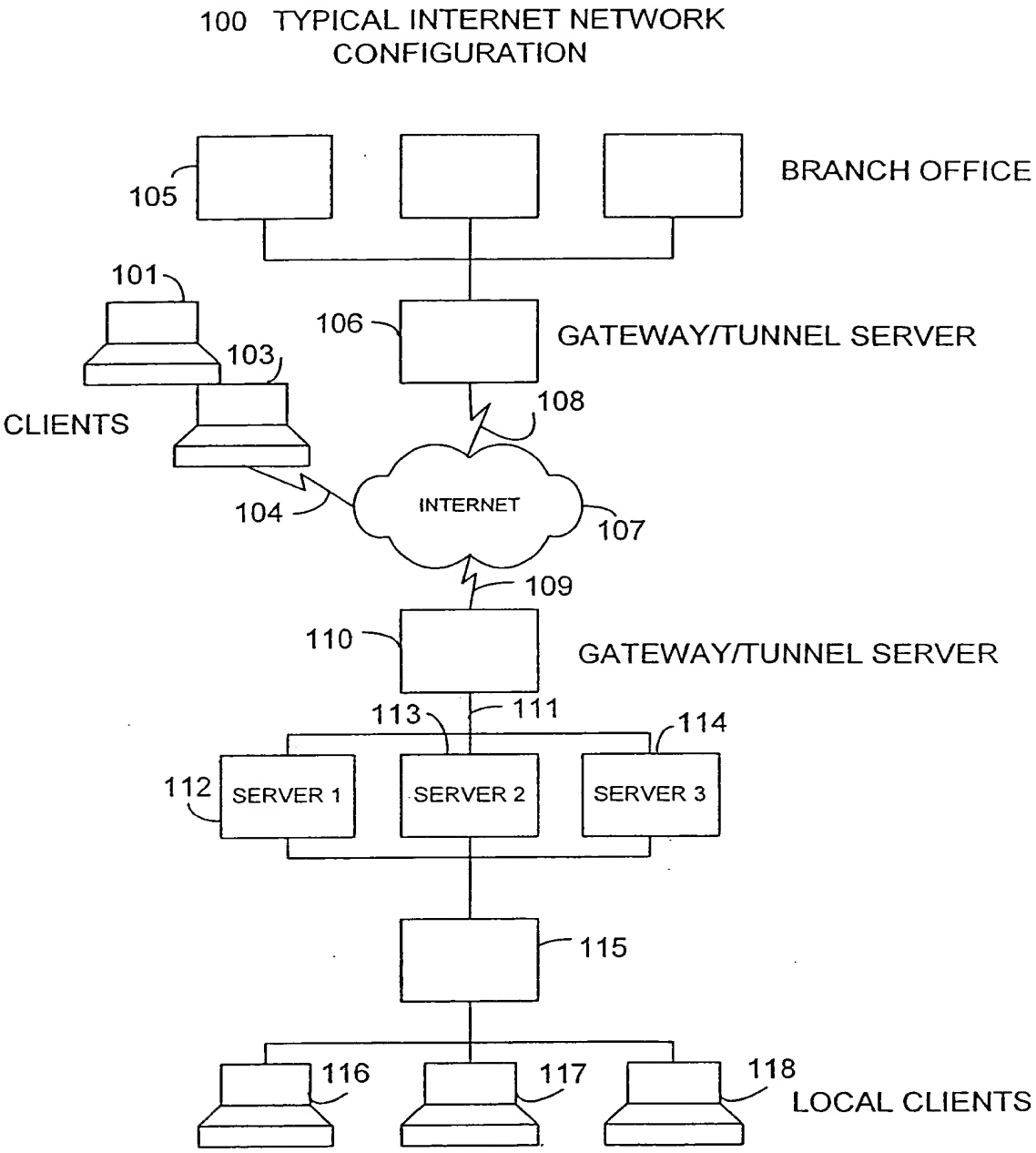


FIG. 1

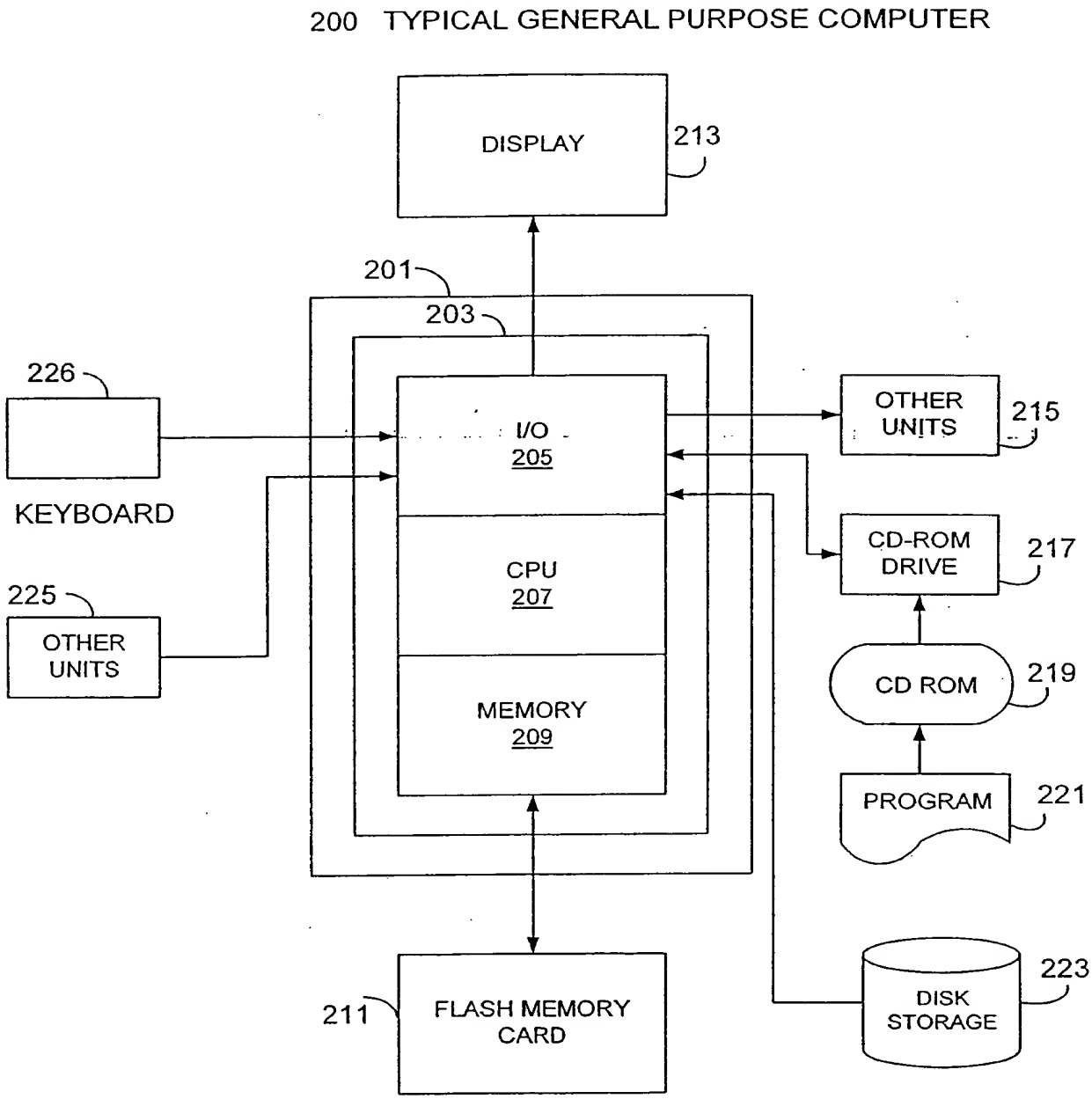

200 TYPICAL GENERAL PURPOSE COMPUTER
DISPLAY
213
201
203
226
KEYBOARD
225
OTHER UNITS
I/O 205
CPU 207
MEMORY 209
OTHER UNITS
215
CD-ROM DRIVE
217
CD ROM
219
PROGRAM
221
211
FLASH MEMORY CARD
DISK STORAGE
223

FIG. 2

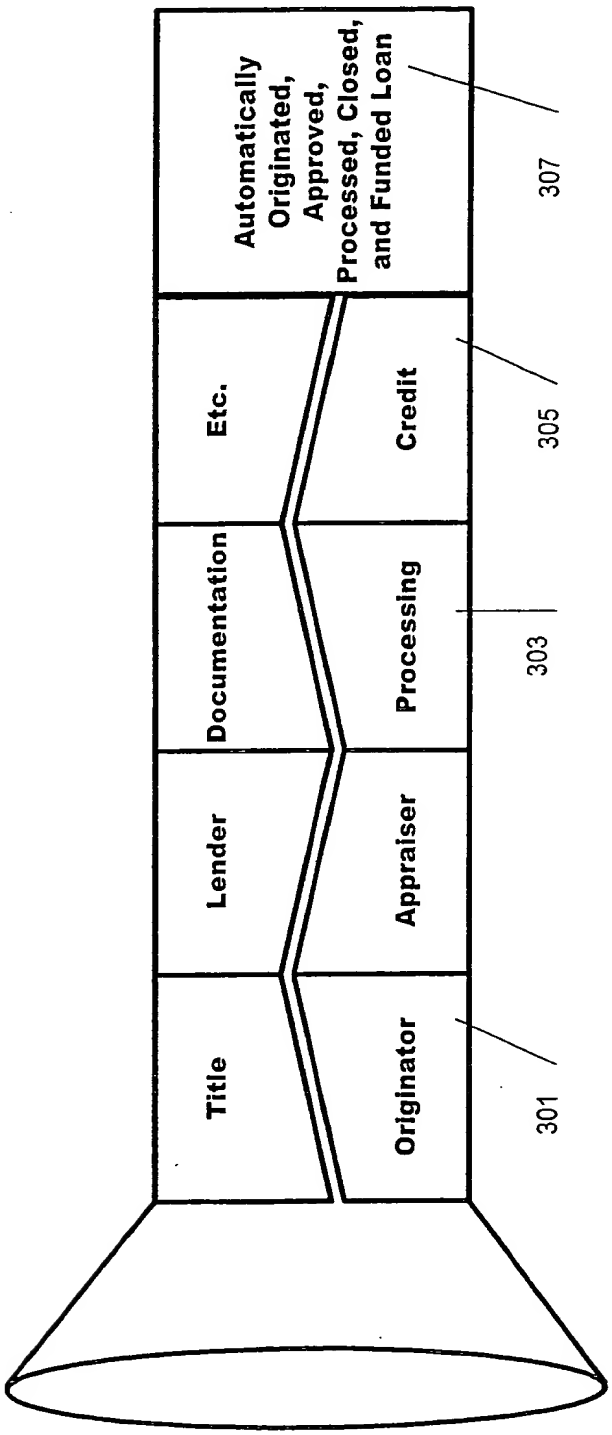

Automatically Originated, Approved, Processed, Closed, and Funded Loan
Etc.
Credit
Documentation
Processing
Lender
Appraiser
Title
Originator
307
305
303
301

Figure 3

Figure 4A

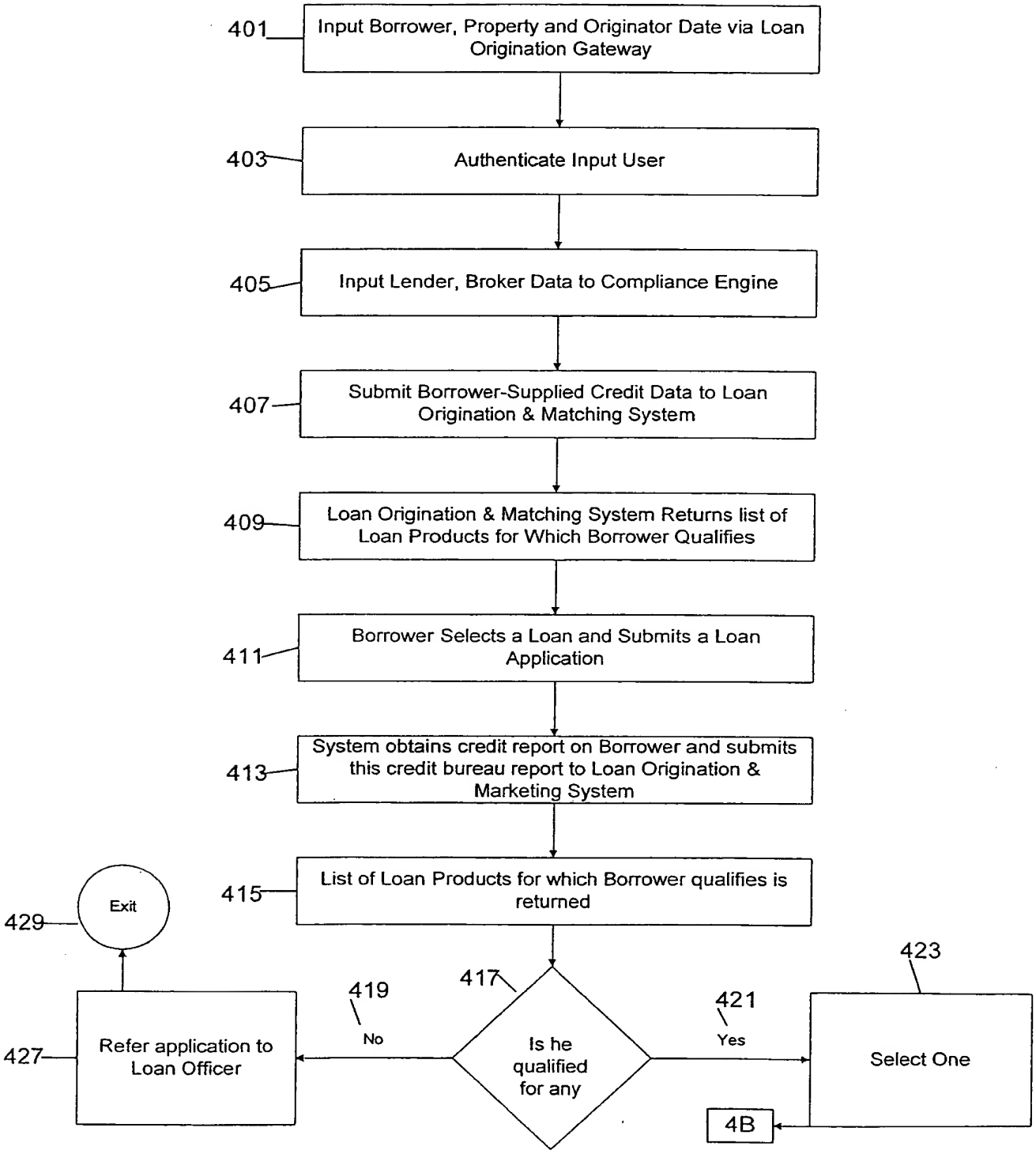
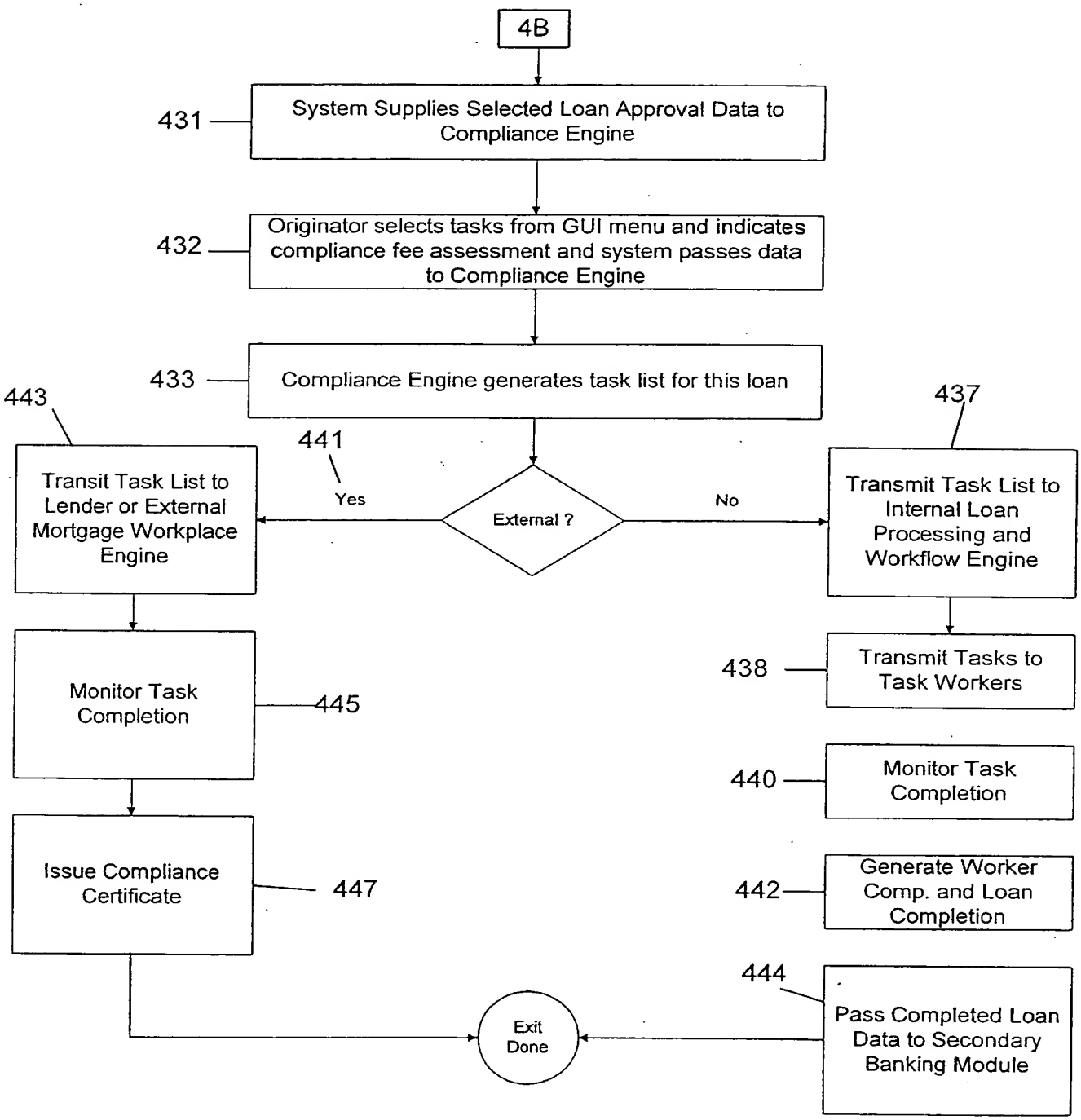

401
Input Borrower, Property and Originator Date via Loan Origination Gateway
403
Authenticate Input User
405
Input Lender, Broker Data to Compliance Engine
407
Submit Borrower-Supplied Credit Data to Loan Origination & Matching System
409
Loan Origination & Matching System Returns list of Loan Products for Which Borrower Qualifies
411
Borrower Selects a Loan and Submits a Loan Application
413
System obtains credit report on Borrower and submits this credit bureau report to Loan Origination & Marketing System
415
List of Loan Products for which Borrower qualifies is returned
417
Is he qualified for any
419
No
421
Yes
423
Select One
4B
427
Refer application to Loan Officer
429
Exit

Figure 4B


4B
431
System Supplies Selected Loan Approval Data to Compliance Engine
432
Originator selects tasks from GUI menu and indicates compliance fee assessment and system passes data to Compliance Engine
433
Compliance Engine generates task list for this loan
443
441
437
Yes
External ?
No
Transit Task List to Lender or External Mortgage Workplace Engine
Transmit Task List to Internal Loan Processing and Workflow Engine
Monitor Task Completion
445
438
Transmit Tasks to Task Workers
440
Monitor Task Completion
Issue Compliance Certificate
447
442
Generate Worker Comp. and Loan Completion
444
Exit Done
Pass Completed Loan Data to Secondary Banking Module

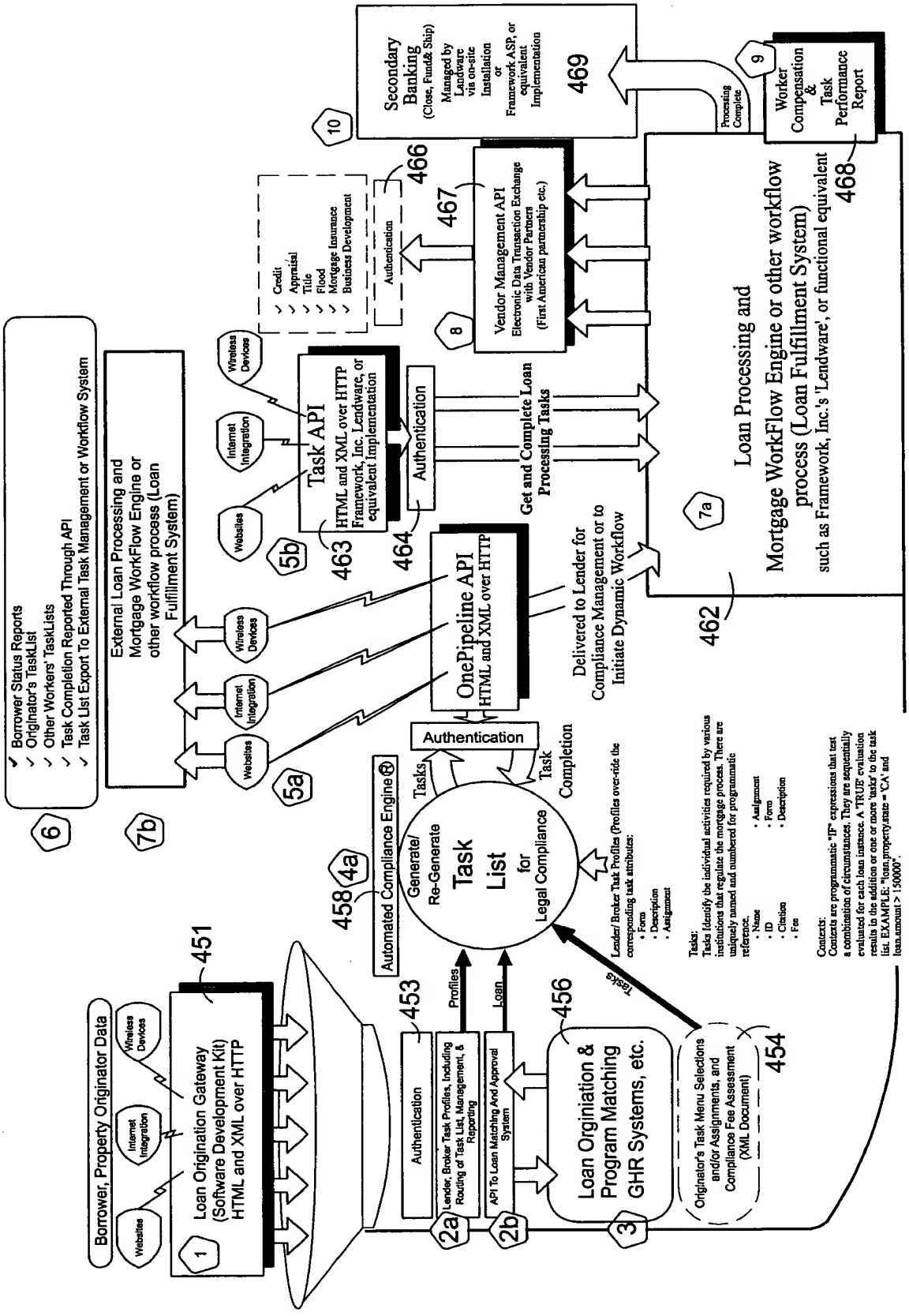

Borrower, Property Originator Data
Websites
Internet Integration
Wireless Devices
1
Loan Origination Gateway (Software Development Kit) HTML and XML over HTTP
451
Automated Compliance Engine®
458
4a
Generate/ Re-Generate Task List for Legal Compliance
Tasks
Task Completion
Authentication
Profiles
Loan
Tasks
453
Authentication
Lender, Broker Task Profiles, Including Routing of Task List, Management, & Reporting
API To Loan Matching And Approval System
2a
2b
456
Loan Origination & Program Matching GHR Systems, etc.
3
454
Originator's Task Menu Selections and/or Assignments, and Compliance Fee Assessment (XML Document)
Lender/ Broker Task Profiles (Profiles over-ride the corresponding task attributes:
• Form
• Description
• Assignment
Tasks:
Tasks identify the individual activities required by various institutions that regulate the mortgage process. There are uniquely named and numbered for programmatic reference.
• Name
• ID
• Citation
• Fee
• Assignment
• Form
• Description
Contexts:
Contexts are programmatic "IF" expressions that test a combination of circumstances. They are sequentially evaluated for each loan instance. A 'TRUE' evaluation results in the addition or one or more 'tasks' to the task list. EXAMPLE: "loan.property.state = 'CA' and loan.amount > 150000".
Task completions are recorded in the task list. New tasks may be added or deleted as loan information changes.
6
Borrower Status Reports
Originator's TaskList
Other Workers' TaskLists
Task Completion Reported Through API
Task List Export To External Task Management or Workflow System
7b
External Loan Processing and Mortgage WorkFlow Engine or other workflow process (Loan Fulfillment System)
Websites
Internet Integration
Wireless Devices
5a
OnePipeline API HTML and XML over HTTP
Authentication
464
5b
463
Task API HTML and XML over HTTP Framework, Inc. Lendware, or equivalent implementation
Websites
Internet Integration
Wireless Devices
Credit
Appraisal
Title
Flood
Mortgage Insurance
Business Development
Authentication
466
8
467
Vendor Management API Electronic Data Transaction Exchange with Vendor Partners (First American partnership etc.)
Get and Complete Loan Processing Tasks
Delivered to Lender for Compliance Management or to Initiate Dynamic Workflow
462
7a
Loan Processing and Mortgage WorkFlow Engine or other workflow process (Loan Fulfillment System) such as Framework, Inc.'s 'Lendware', or functional equivalent
468
9
Worker Compensation & Task Performance Report
Processing Complete
10
Secondary Banking (Close, Fund& Ship) Managed by Landware via on-site Installation or Framework ASP, or equivalent Implementation
469

Figure 4C

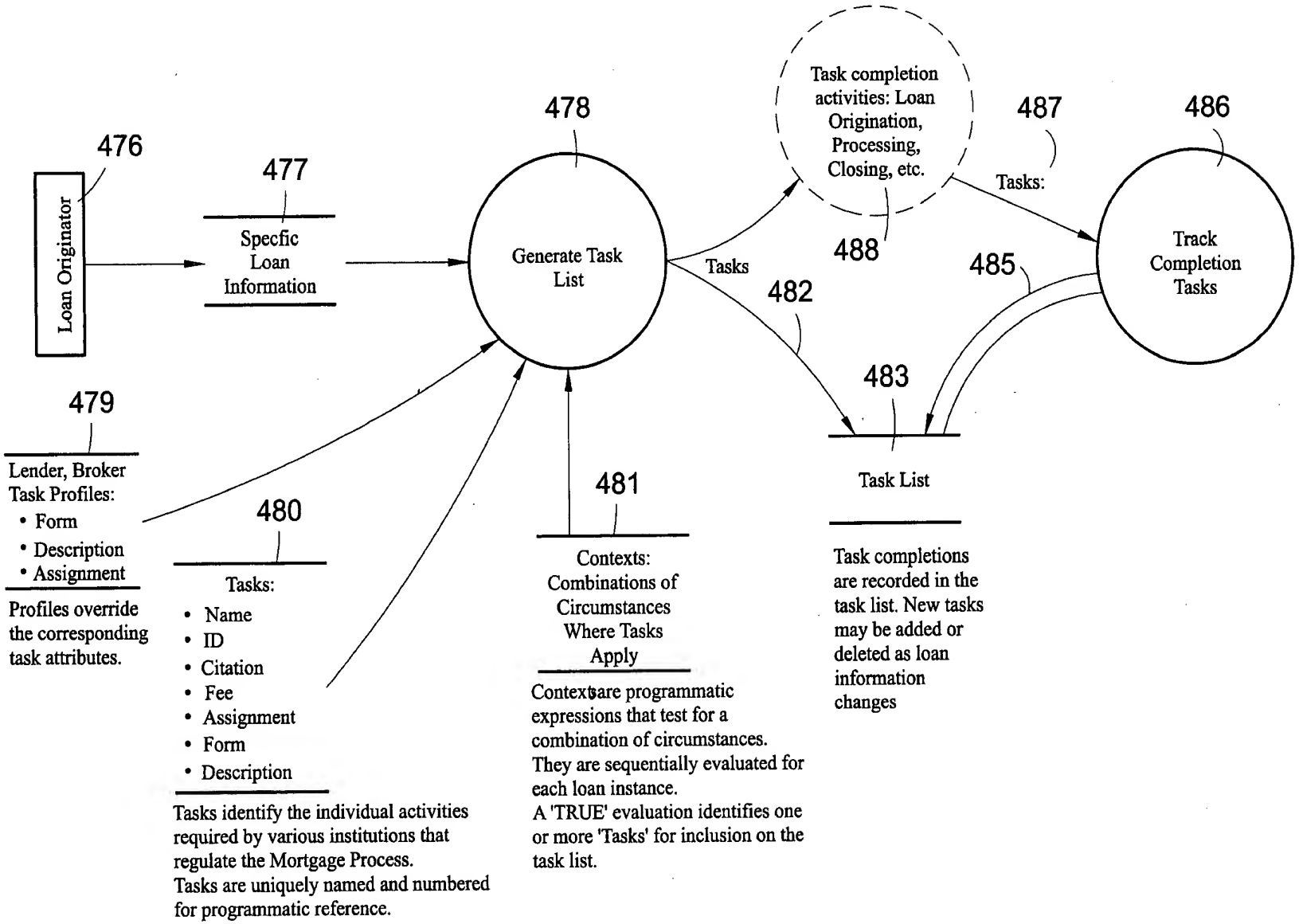
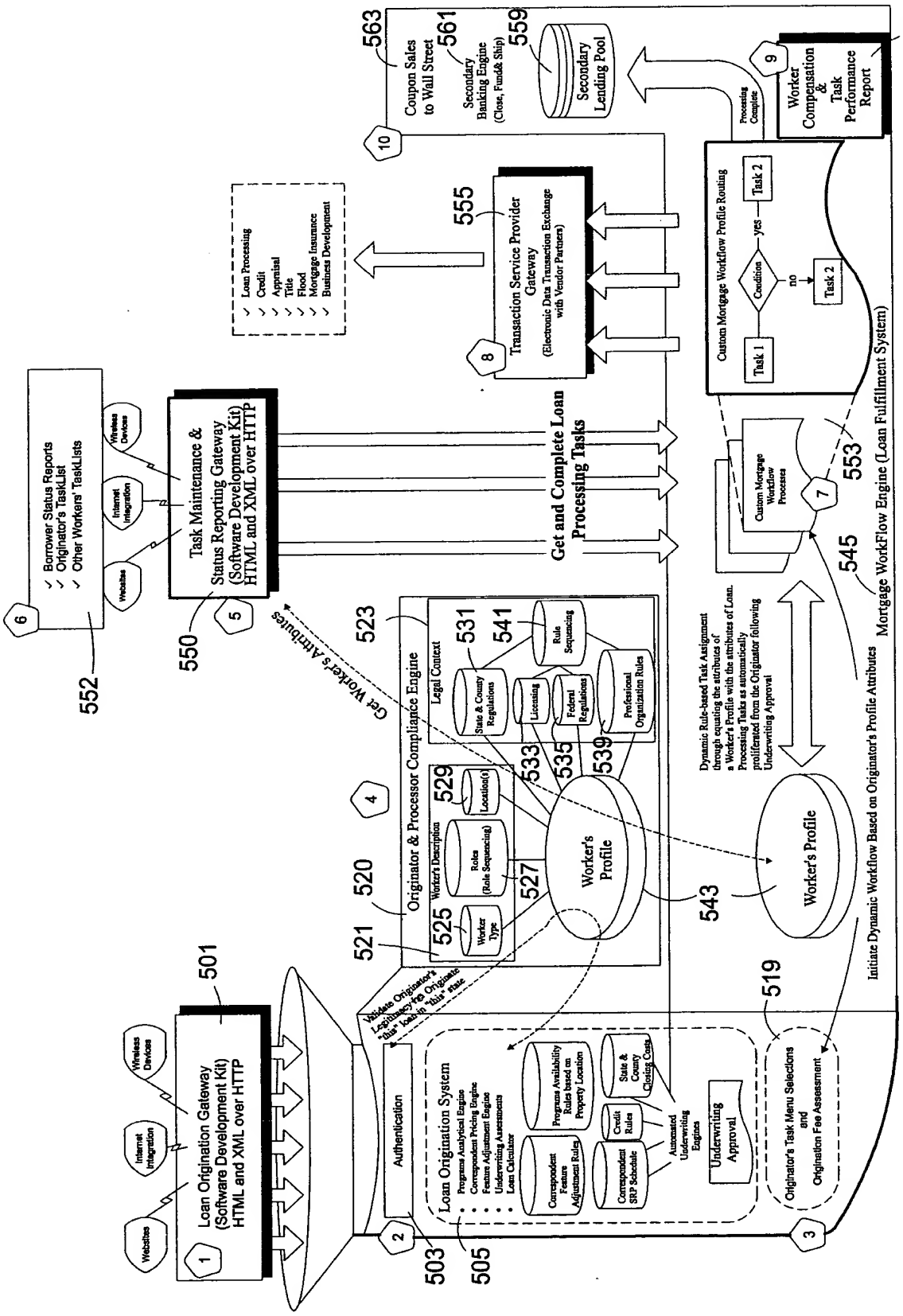


Figure 4D

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942


Loan Origination Gateway (Software Development Kit) HTML and XML over HTTP
Websites
Internet Integration
Wireless Devices
501
Authentication
Loan Origination System
Program Analytical Engine
Correspondent Pricing Engine
Feature Adjustment Engine
Underwriting Assessments
Loan Calculator
Correspondent Feature Adjustment Rules
Correspondent SRP Schedule
Credit Rules
Program Availability Rules based on Property Location
State & County Closing Costs
Automated Underwriting Engines
Underwriting Approval
Originator's Task Menu Selections and Origination Fee Assessment
Originator & Processor Compliance Engine
Legal Context
State & County Regulations
Licensing
Federal Regulations
Professional Organization Rules
Rule Sequencing
Worker's Description
Worker Type
Location(s)
Rules (Rule Sequencing)
Worker's Profile
Validate Originator's Legitimacy for Originator "this" loan in "this" state
Get Worker's Attributes
Task Maintenance & Status Reporting Gateway (Software Development Kit) HTML and XML over HTTP
Borrower Status Reports
Originator's TaskList
Other Workers' TaskLists
Loan Processing
Credit
Appraisal
Title
Flood
Mortgage Insurance
Business Development
Transaction Service Provider Gateway (Electronic Data Transaction Exchange with Vendor Partners)
Get and Complete Loan Processing Tasks
Coupon Sales to Wall Street
Secondary Banking Engine (Close, Fund& Ship)
Secondary Lending Pool
Worker Compensation & Task Performance Report
Processing Complete
Custom Mortgage Workflow Profile Routing
Condition
yes
no
Task 1
Task 2
Task 2
Custom Mortgage Workflow Processes
Dynamic Rule-based Task Assignment through equating the attributes of a Worker's Profile with the attributes of Loan Processing Tasks as automatically proliferated from the Originator following Underwriting Approval
Mortgage WorkFlow Engine (Loan Fulfillment System)
Initiate Dynamic Workflow Based on Originator's Profile Attributes
1
2
3
4
5
6
7
8
9
10
503
505
519
520
521
523
525
527
529
531
533
535
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541
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545
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552
553
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557
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561
563

Figure 5

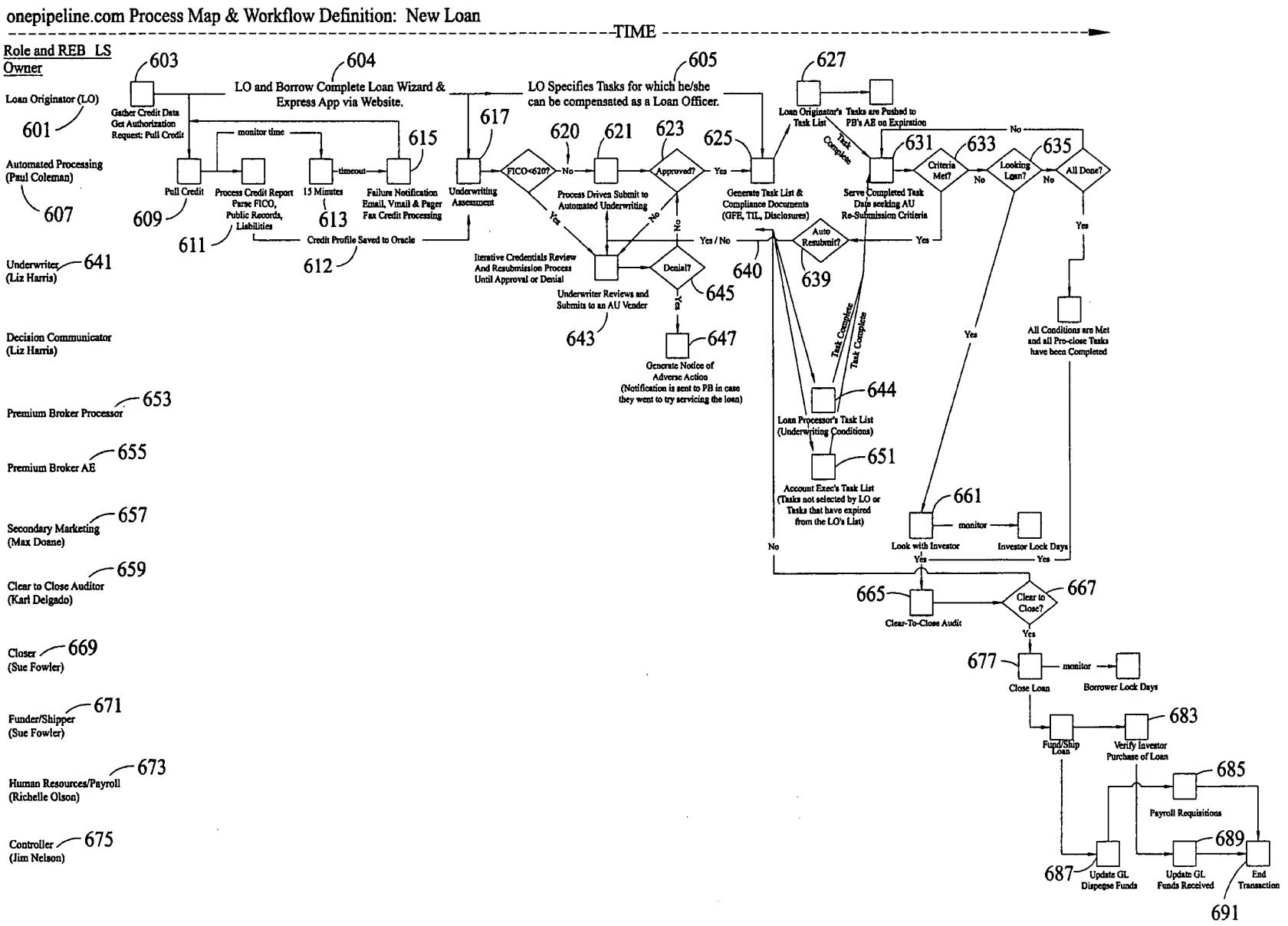


FIGURE 6

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

Need to ask a question?	Click here for help.	Member Login

"The OnePipeline.com system is simple, fast and profitable."

Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in.

New Users

- Sign Up Now

Members

User Name

Password

- Login
- I Forgot My Password.

◀ Return to HomePage

FIGURE 7

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

Need to ask a question?	Click here for help.	Main Menu

"We created a better way to originate a loan."

Welcome Joe Realtor

Enter the Loan Origination System

- Start a loan
- Task List
- Check Loan Status

Get More Info

- Tools and Resources
- OnePipeline University
- Benefits
- Marketing Support Tools

Modify My Account

- Log Out

FIGURE 8

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

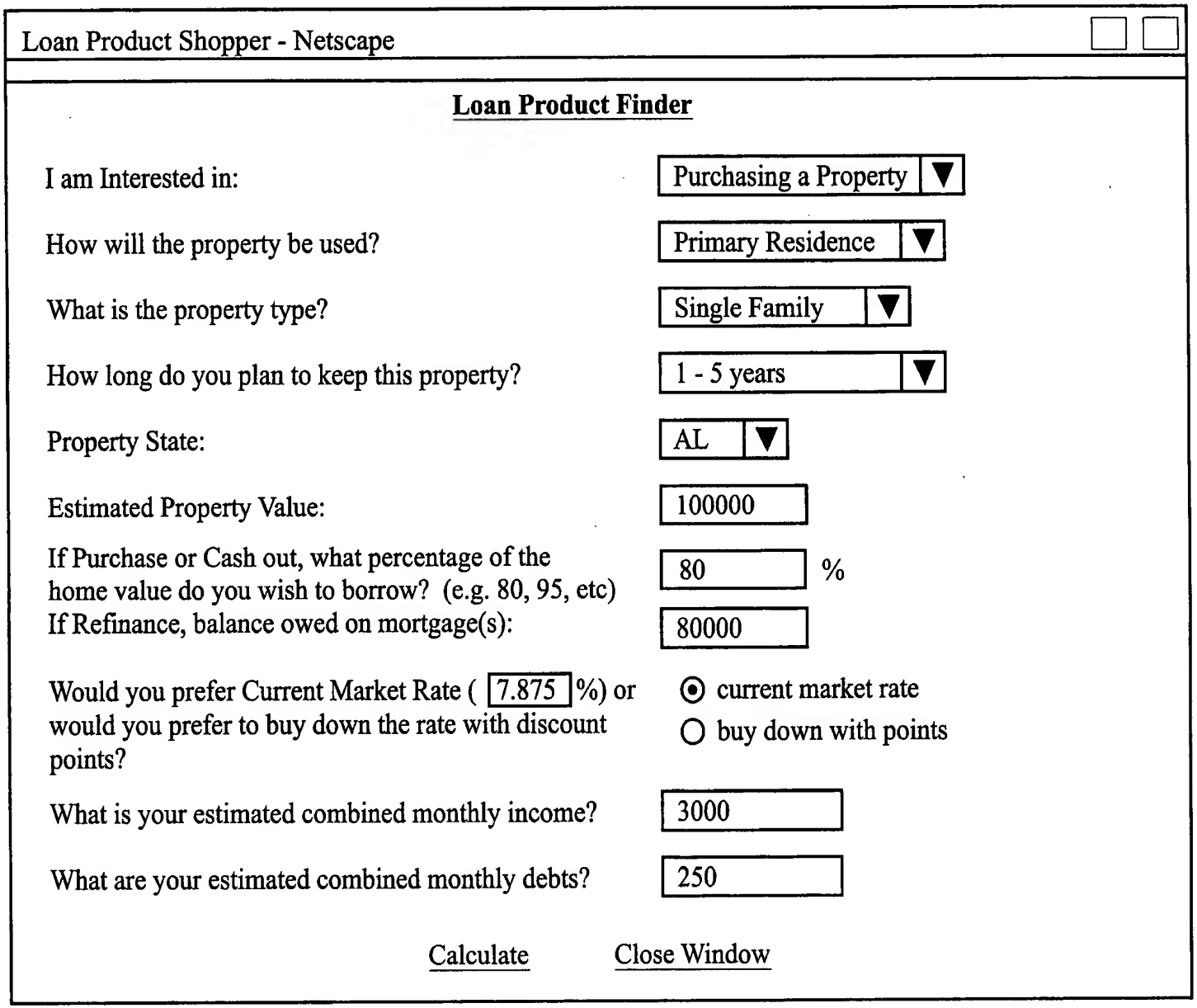


FIGURE 9

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

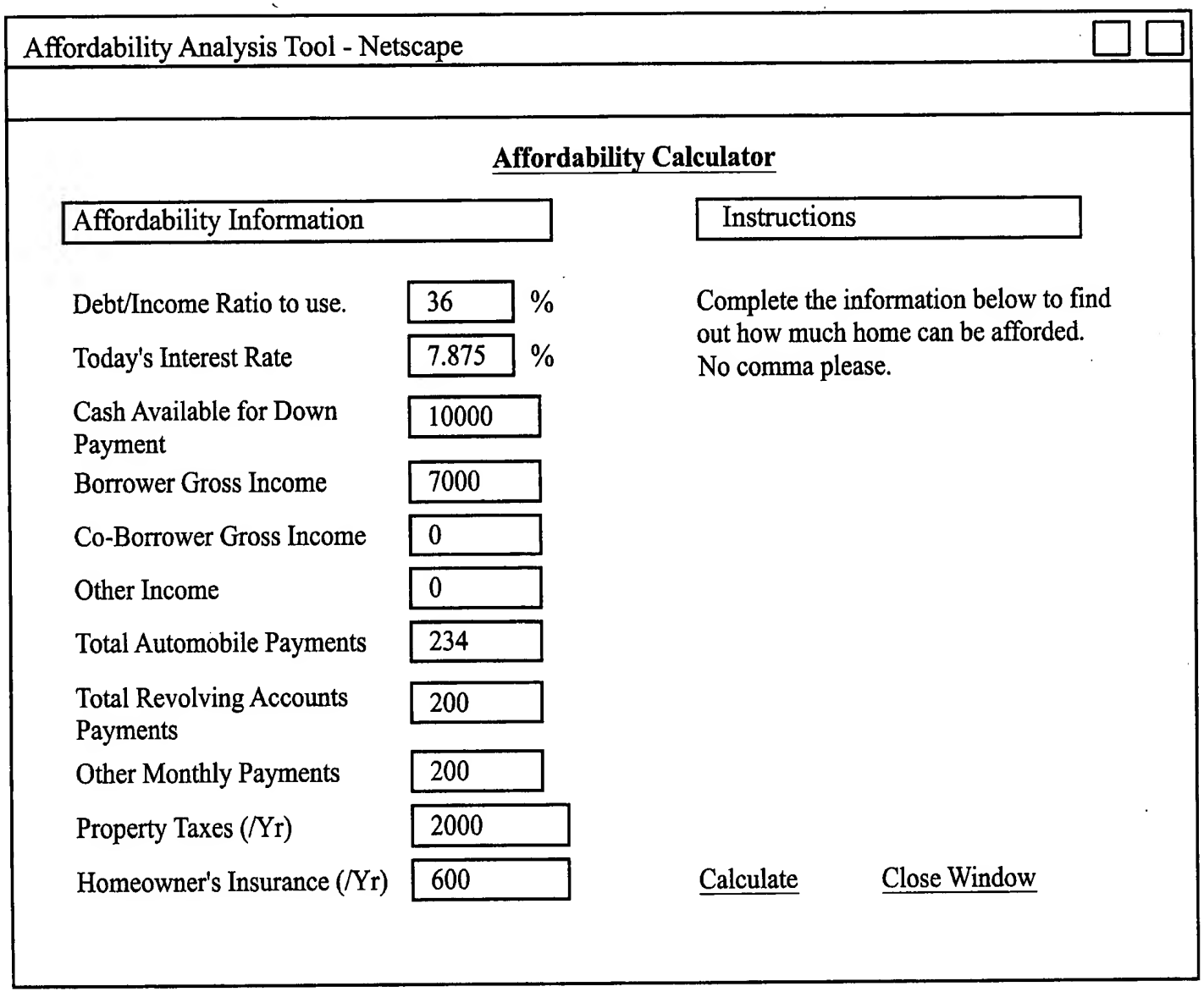


FIGURE 10

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

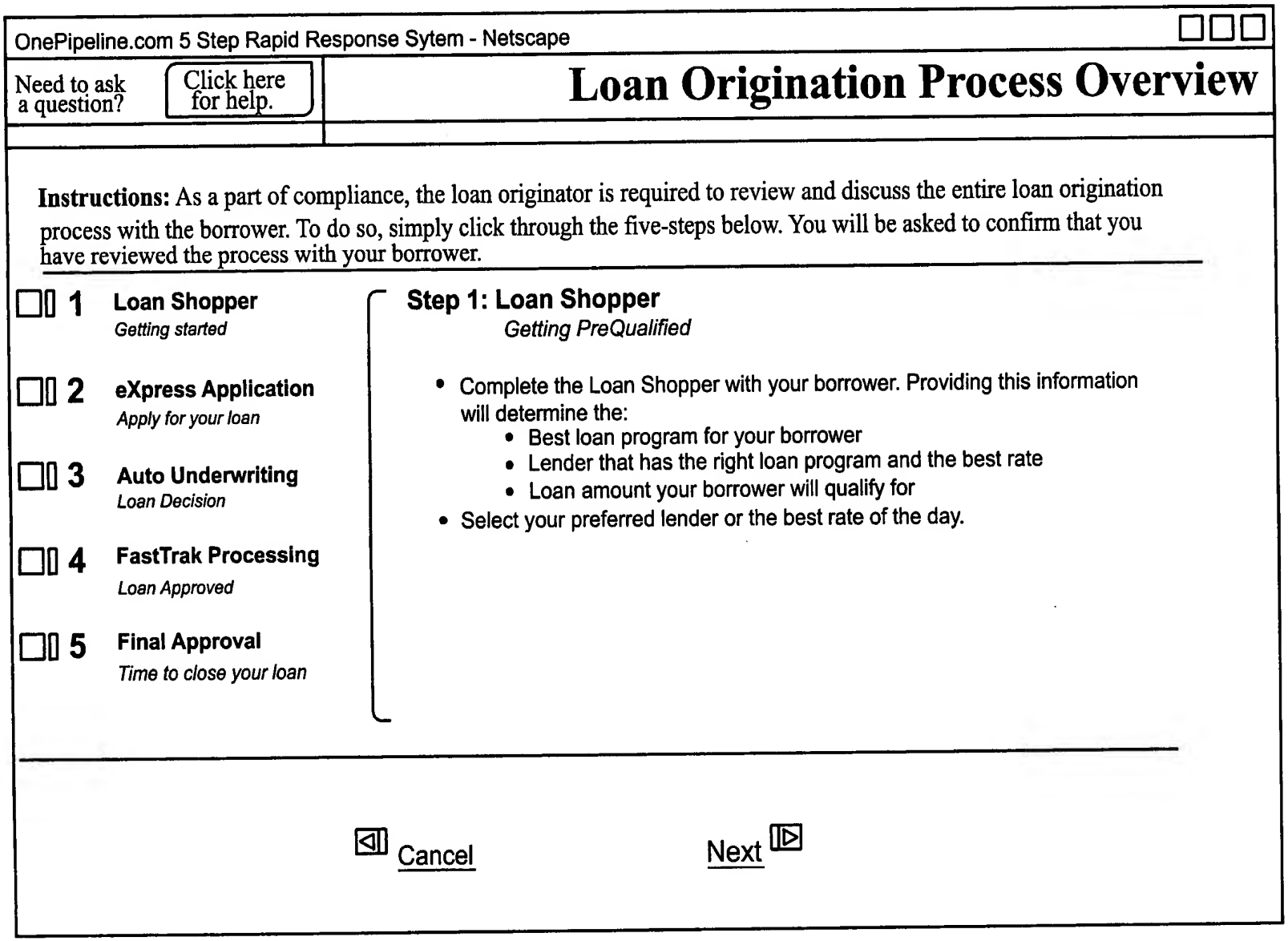
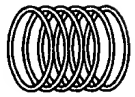


Figure 11

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942



onepipeline.com

Loan Shopper

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalize My Loan | Property Info | Self-Assessment | Financial Info | Loan Preference | Loan Products

Loan Number: 937266 Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender fom the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.
Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

◉ Best Rate ○ Select Lender

Today's 30-year Fixed Rates: *last updated at 02/07/2000 10:06:58 AM*

OnePipeline.com	8.250%	.000	8.389%
Citicorp	8.250%	.125	8.402%
Coutrywide	8.250%	.500	8.442%
Flagstar	8.250%	.500	8.442%
GE	8.250%	.125	8.402%
National City	8.250%	.250	8.415%
PNC	8.250%	.375	8.429%
RBMG	8.250%	.375	8.429%

Chase	8.250%	.250	8.422%
Colonial	8.250%	.125	8.402%
First Union	8.250%	.625	8.455%
Fleet	8.250%	.375	8.429%
HSBC	8.250%	.875	8.482%
Norwest	8.250%	.125	8.402%
Provident	8.250%	.250	8.415%

Choose a lender [OnePipeline.com ▼]

All materials herein are copyrighted. Cancel Next

Figure 12

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

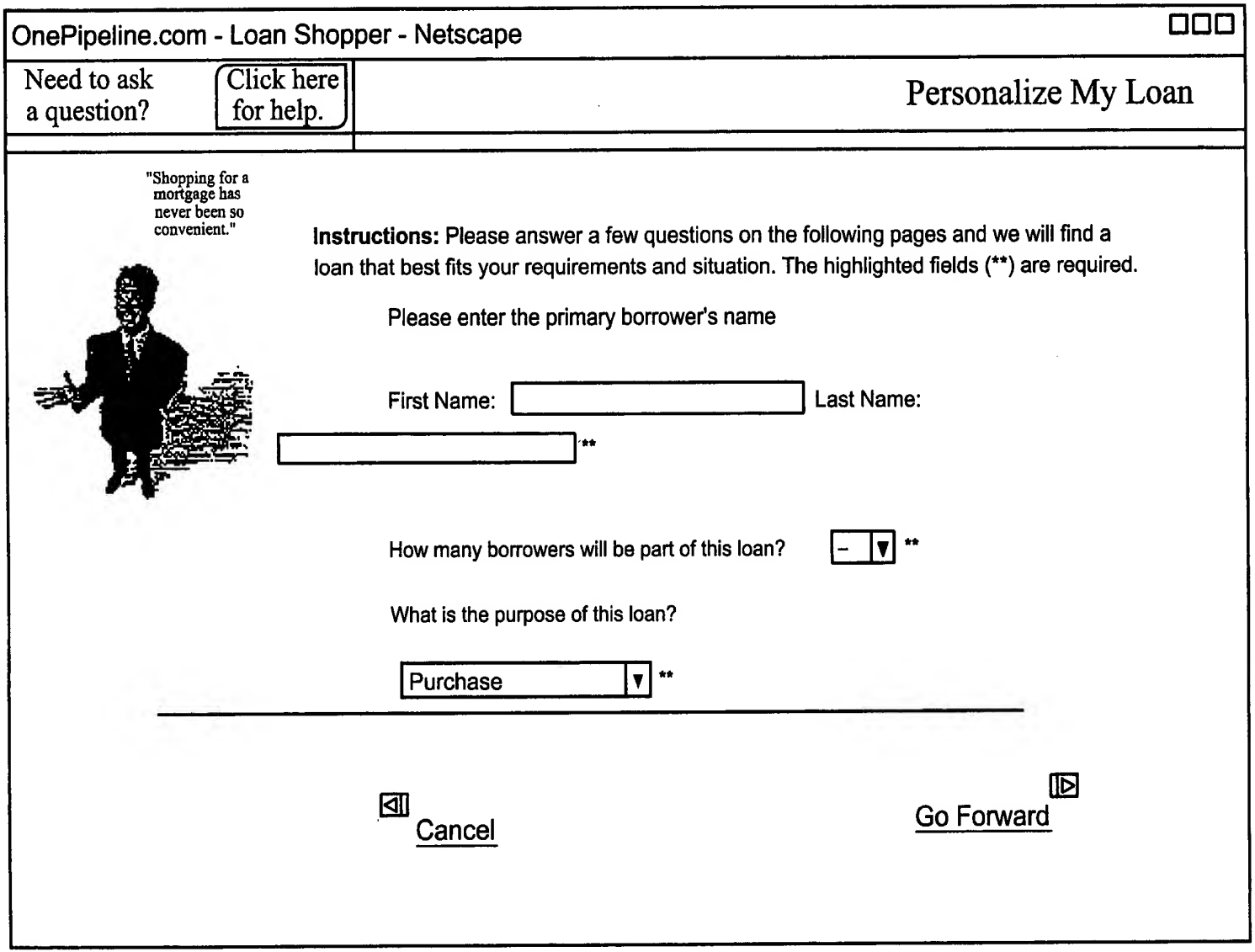


Figure 13

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Property Information **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Relax. Once you've found the home, the hard part is over."

● Cancel

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (**) are required. Enter numbers without commas. (100000 not 100,000)

Page 1 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)

$ 15000 **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property State and Zip

AK

Number of units

1

Occupancy Type

Owner Occupied **

Property Type

Single Family Detached **

Building Status

Existing

If a condo or PUD - what are estimated HOA fees/month

$ 0 **

Cancel Go Forward

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Property Information **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Just a few more questions and we're ready to apply for the loan."

Page 3 of 5

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the quiestions are answered 'yes' you may want to got to the Credit Repair Kit.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

O yes O no

If so what kind of bankruptcy was filed?

7

If yes, what year and month was the bankruptcy filed?

Year: Month: Jan

Was bankruptcy due to financial mismanagement?

O yes O no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

O yes O no

If yes, what year?

Year: Month: Jan

Do you have any outstanding liens or judgements?

O yes O no

How many times have you been past due on any mortgage in the last 24 months?

0

How many times have you been past due on any other debt in the last 24 months?

0

How many times have you been past due on any mortgage in the last 12 months?

0

How many times have you been past due on any other debt in the last 12 months?

0

How long do you expect to be in the home?

-

Citizenship Status

-

● Cancel

Cancel Go Forward

Figure 15

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Financial Information — Loan Shopper

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"First let's run through the numbers."

Page 4 of 5

Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

Loan number: 129775 | Loan Originator: Joe Realtor | Borrower. Frank Schmuk
Total Borrowers: 1 | Loan Purpose: Purchase

☐ Current Housing Expenses & Real Estate Owned
$ 0 **

☐ Income - Combined Total
$ 0 **

Income Type
Standard ▼ **

☐ Debt - Combined Total
$ 0 **

☐ Asset - Combined Total
$ 0 **

Asset Type
Standard ▼ **

● Cancel

◁ Go Back

Go Forward ▷

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

Figure 16

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Loan Preferences — Loan Shopper

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

The OnePipeline.com system is about having a choice."

Cancel

Instructions: The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You man return to this page and select other options to compare loan results.

Page 5 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Amortization (choose all that apply)**
We recommend you start with Fixed Products if you expect to live in your home for more than five years

◉ Fixed ○ ARM ○ Balloon ○ All

Rate vs. Points **
Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the Interest rate (e.g. two points on a $100,000 loan would cost $2,000). A Rule of thumb is one point will decrease the interest rate by .25%

◉ Prefer lowest available interest rate without paying points
○ Prefer to lower the rate by paying points

0.000 ▼ Points you are willing to pay.

What Percentage of the home value do you wish to borrow?

-567 % ** (This value is calculated based on your total assets and the purchase price of the home)

What's the estimated close date for this loan?

less than 30 days ▼ **

Go Back | Go Forward

Figure 17

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Loan Preferences **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Please take a minute to review all the options"

Cancel

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
15 Year Fixed Rate, Expanded Credit, Full Documentation	8.625%	-0.750	10.137%	$137.00	$1,500.00	$13,500.00
Sub-Prime, 15 Year Fixed Rate, Full Documentation	11.300%	0.000	12.721%	$156.00	$1,500.00	$13,500.00
15 Year Fixed Rate, 103% LTV	14.000%	0.000	15.218%	$190.00	$1,500.00	$13,500.00
3% Down, 30 Year Fixed Rate	8.875%	1.875	10.496%	$113.00	$1,500.00	$13,500.00
3% Down, 30 Year Fixed Rate	8.875%	1.875	10.496%	$113.00	$1,500.00	$13,500.00
30 Year Fixed Rate, Expanded Credit, Full Documentation	8.625%	-0.750	9.902%	$111.00	$1,500.00	$13,500.00
30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo	8.875%	-0.125	10.113%	$112.00	$1,500.00	$13,500.00
30 Year Fixed Rate, 103% LTV	9.000%	-0.500	9.627%	$120.00	$1,500.00	$13,500.00

Go Back

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Estimated Costs — Loan Shopper

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"The estimate gives you a good idea of what you can expect."

● Cancel

● **Instructions:** Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775 | Loan Originator: Joe Realtor | Borrower. Frank Schmuk
Total Borrowers: 1 | Loan Purpose: Purchase

Loan Program Selected:
15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT
Loan Amount: $13,500.00	Principal & Interest: $134.00
Down Payment: $1,500.00	Taxes & Insurance: $17.00
Rate: 8.625%	Mortgage Ins: $3.00
Points: -0.750	Total Monthly Payment: $154.25

TOTAL ESTIMATED CLOSING COSTS	
Origination Fee (HUD #601)	$135.00
Points Paid/Discount	($101.25)
Appraisal Fee (HUD #803)	$350.00
Underwriting Fee (HUD #812)	$395.00
Administration Fee (HUD #815)	$595.00
Settlement or Closing Fee (HUD #1101)	$200.00
Title Insurance (HUD #1108)	$250.00
Recording/Filing Fees (HUD #1201)	$36.00
Survey (HUD #1301)	$250.00
Per diem interest (HUD #901) 15 Days @$3.19	$47.85
Total:	$2,157.60

Go Back | Apply

Figure 19

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

Estimated Costs **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Doesn't it feel good to have more control of the loan process?."

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

You've completed Step 1 of our 5 step process.

As part of the program requirements, you have:

- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Cancel

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2- eXpress Application gives you a pre-approval that will be reviewed by underwriting.

Selected loan product from Step 1 - Loan Shopper

15 Year Fixed Rate, Expanded Credit, Full Documentation

Go Back Go Forward

Figure 20

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Disclosures **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Remember, you can always click the links above for help."

Page 1 of 9

- **Instructions:** You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be recieved by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat REader. Click here for your free copy of Adobe Acrobat Reader

PDF

Disclosures.pdf

- Save

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

- Delete

Go Forward

Figure 21

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Getting Started **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Okay, Let's get going and apply for the loan."

Page **2 of 9**

● **Instructions:** Please enter or confirm the following information for Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

● Save

● Delete

	Primary Borrower
First Name	Frank **
Last Name	Schmuk **
Middle Initial	
Age	29 **
Social Security	111-11-1111 **
Marital Status	○ Married ◉ Single **
Married to (which co-borrower)	None **
Number of Dependents	0 **
Ages of Dependents (separate with commas)	0 **

Go Back Go Forward

Figure 22

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Getting Started **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Okay, let's get going and apply for the loan."

● **Instructions:** Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page 3 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Frank Schmuk

Current Street Address: 1234 Any Street **

Current City: Any Towne **

Current State, Zip: AK , 12345 **

● Save

Own/Rent: ⊙Own ○Rent **

Length of time at this address: Years 10 ** Months 0 **

If less than 2 years complete the following information

● Delete

Previous address 1 (include city, state, zip):

Own/Rent: ⊙Own ○Rent

Length of time at this address: Years Months

Previous address 2 (include city, state, zip):

Own/Rent: ⊙Own ○Rent

Length of time at this address: Years Months

Go Back Go Forward

Figure 23

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Loan Information **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"By making the process simple, we made it easy."

● Save

● Delete

● **Instructions:** Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Page 4 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Estimated Property Value	$ 15000 **
Purchase Price of Property	$ 15000 **
My down payment will be	$ 1500 **
or this percentage of the property price	10 % **
Loan Amount Requested	$ 13500 **
Has a purchase agreement been accepted?	⊙ Yes ○ No
if yes when does it expire?	

Go Back

Go Forward

Figure 24

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Loan Information **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"In just a minute we'll be ready to submit the application."

● Save

● Delete

● **Instructions:** Please enter or confirm the information regarding the subject property. Change or complete as required.

Page 5 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?

AK ▼ **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

Number of units

1 ▼ **

Occupancy Type

Owner Occupied ▼ **

How long do you expect to be int the home?

16-30 years ▼

Property Type

Single Family Detached ▼ **

Building Status

Existing ▼

If a condo or PUD - what are estimated HOA fees/month?

$ 0

Go Back Go Forward

Figure 25

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Borrower Information

eXpress Application

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Now real estate agents can do more for their clients."

Page 6 of 9

Instructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Save

Delete

Go Back

Go Forward

Figure 26

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Financial Information **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Need to makea change? Just click the calculator."

● Save

● Delete

● **Instructions:** Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Page 7 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

☐ Current Housing Expenses & Real Estate Owned
$ 600 **

☐ Income - Combined Total $ 100000 ** Income Type Standard ▼ **

☐ Debt - Combined Total $ 0 **

☐ Asset - Combined Total $ 100000 ** Asset Type Standard ▼ **

◁ Go Back

Go Forward ▷

Figure 27

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Declarations

eXpress Application

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Now a few simple questions to finalize the application."

● Save

● Delete

● **Instructions:** Please answer All of these questions. If you answer 'yes', to any questions "a" through"i", please explain in the field below.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

	Borrower
a. Are there any outstanding judgements against you?	Oyes ⊙ no
b. Have you been declared bankrupt within the past 7 years?	Oyes O no
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Oyes ⊙ no
d. Are you a party to a lawsuit?	Oyes O no
e. Have you directly or indirectly been obligated on any loan which resulted in forclosure, transfer of title in lieu of foreclosure of judgement?	Oyes O no
f. Are you presently delinquint or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?	Oyes O no
g. Are you obligated to pay alimony, child support, or separate maintenance?	Oyes O no
h. Is any part of the down payment borrowed?	Oyes O no
i. Are you a co-maker or endorser on a note?	Oyes O no

Please explain any "yes" answers in questions "a" through "i".

j. Are you a US citizen?	Oyes O no
k. If not, are you a permanent resident alien?	Oyes O no
l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below)	Oyes O no
m. Have you had ownership interest in property in the last three years?	Oyes O no

(1). What type of property did you own?

Property 1 –

Property 2 –

Property 3 –

(2). How do you hold title to the home?

Property 1 –

Go Back Go Forward

Figure 28

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Approved Loan Products **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"See what we mean by fast? You're well on your way..."

Page 9 of 9

● **Instructions:** A preliminary loan decision is listed below.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

We have not yet received your Credit Report electronically.
Click here to continue and our underwriting staff with begin work on this application.
You will have an underwriting decision within 24 hours.

● Save

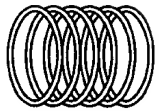
Insert any extra information you may think be useful for the loan application

● Delete

Go Back

Figure 29

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942



onepipeline.com

MORTGAGE BROKER

REALTOR

About Us | Profiles | Investors | Press | Careers | Legal | Site Map | Contact us

Welcome Joe Realtor

Task List

Here are your tasks.

Main Menu

Start A New Loan

Check Loan Status

task description	assigned to
892827 - Ben Fanklin: Order acceptable commitment for title insurance.	Joe Realtor
892827 - Ben Fanklin: Order acceptable hazard insurance coverage with	Joe Realtor
892827 - Ben Fanklin: Obtain signed 1003 Good Faith Estimate Truth in	Joe Realtor
892827 - Ben Fanklin: Order flood certification with applicable coverage	Joe Realtor
892827 - Ben Fanklin: Obtain signed copy of Credit Authorization and Bus	Joe Realtor
892827 - Ben Fanklin Schedule Closing	Joe Realtor
718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus	Joe Realtor
718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate Truth In	Joe Realtor
718330 - Nikki Bennett: Provide regular Borrower updates	Joe Realtor
718330 - Nikki Bennett: Obtain ###months most recent (consecutive) banks	Joe Realtor
693954 - Torn Thumb: Provide regular Borrower updates	Joe Realtor
693954 - Torn Thumb: Your assigned processing center is:	Joe Realtor

privacy policy

Figure 30

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

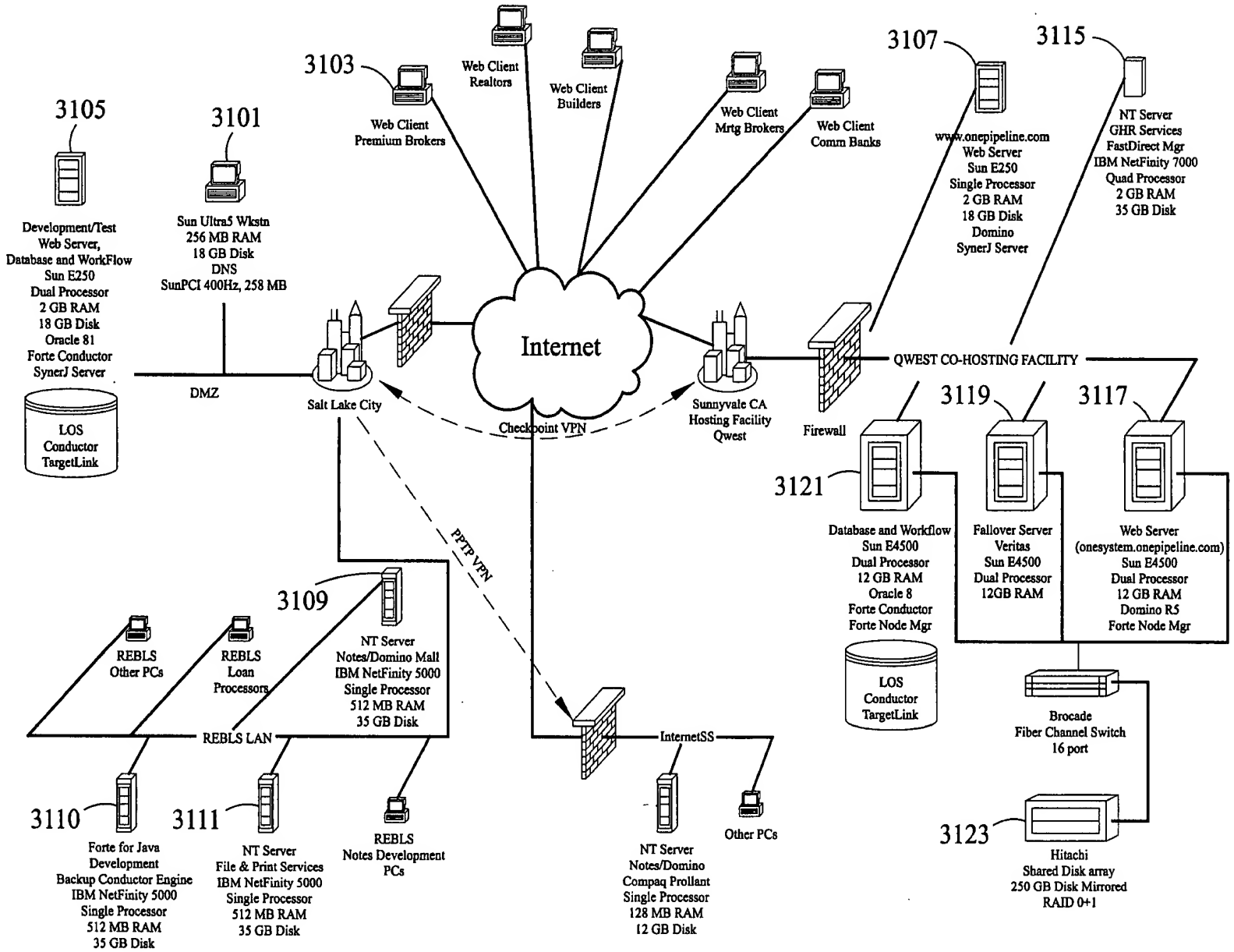


Figure 31

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

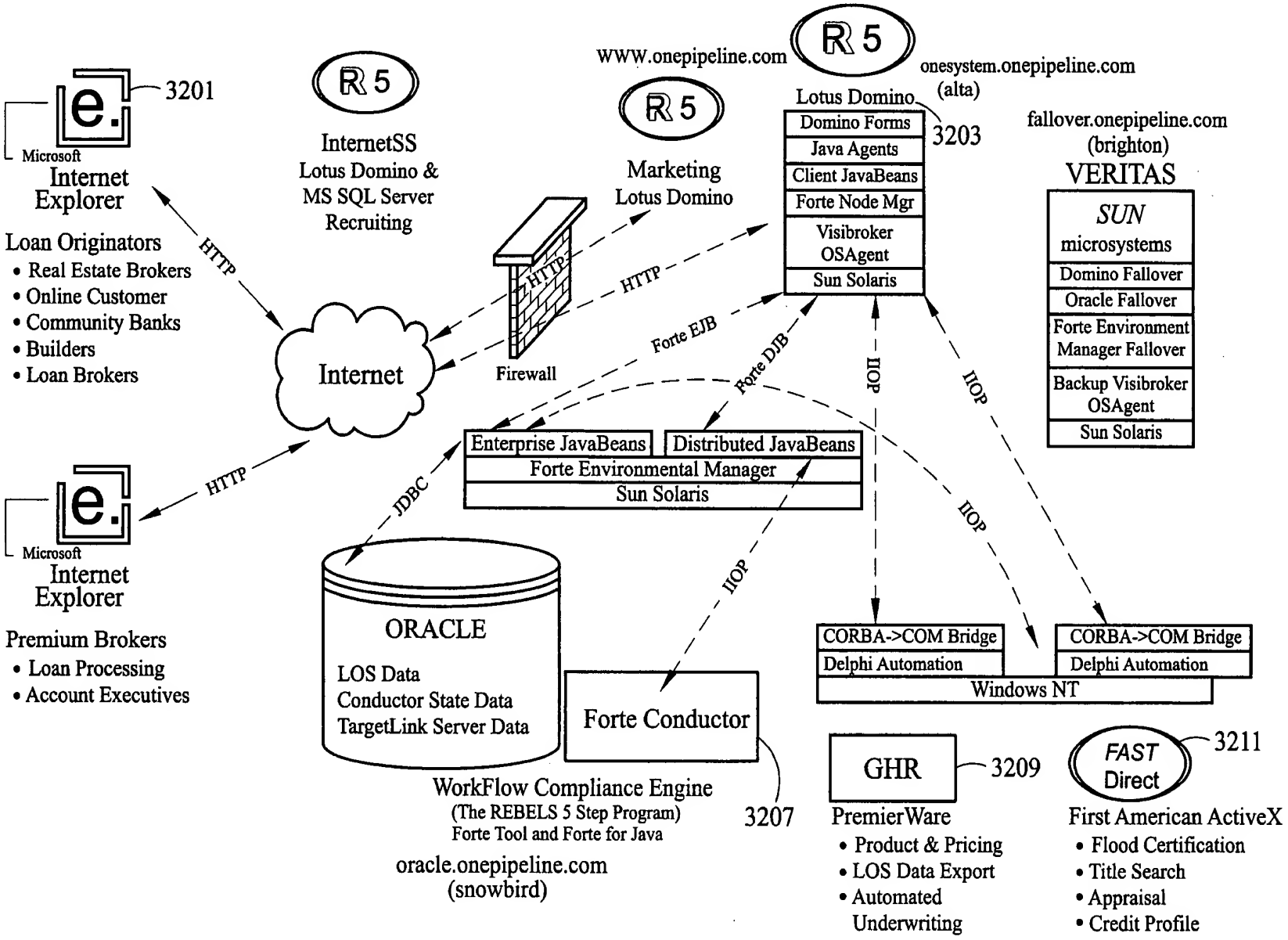


Figure 32

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

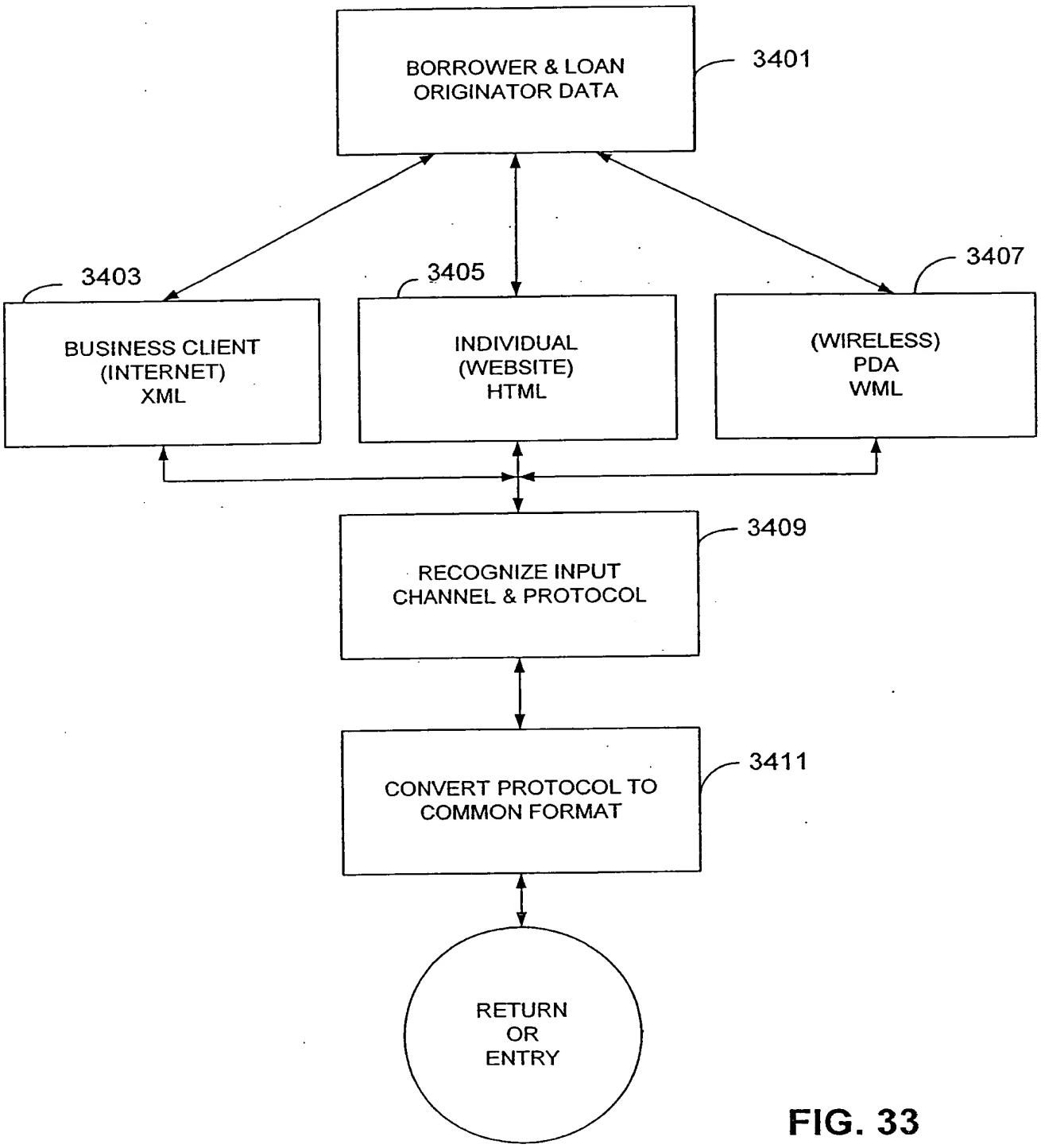

INPUT GATEWAY
3400
BORROWER & LOAN ORIGINATOR DATA
3401
3403
BUSINESS CLIENT (INTERNET) XML
3405
INDIVIDUAL (WEBSITE) HTML
3407
(WIRELESS) PDA WML
3409
RECOGNIZE INPUT CHANNEL & PROTOCOL
3411
CONVERT PROTOCOL TO COMMON FORMAT
RETURN OR ENTRY

FIG. 33

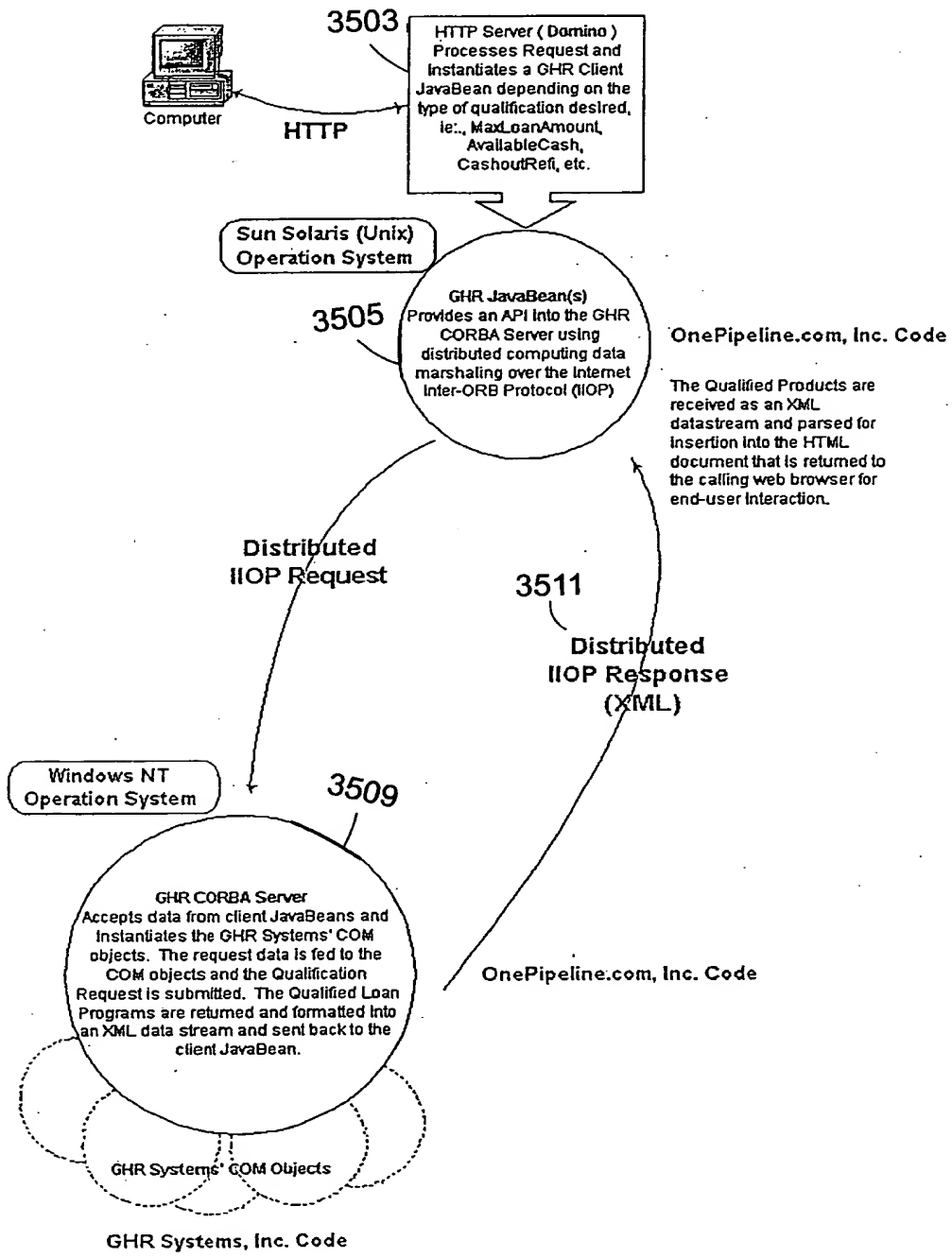

3503
HTTP Server (Domino) Processes Request and Instantiates a GHR Client JavaBean depending on the type of qualification desired, ie:., MaxLoanAmount, AvailableCash, CashoutRefi, etc.
Computer
HTTP
Sun Solaris (Unix) Operation System
3505
GHR JavaBean(s) Provides an API into the GHR CORBA Server using distributed computing data marshaling over the Internet Inter-ORB Protocol (IIOP)
OnePipeline.com, Inc. Code
The Qualified Products are received as an XML datastream and parsed for insertion into the HTML document that is returned to the calling web browser for end-user interaction.
Distributed IIOP Request
3511
Distributed IIOP Response (XML)
Windows NT Operation System
3509
GHR CORBA Server Accepts data from client JavaBeans and instantiates the GHR Systems' COM objects. The request data is fed to the COM objects and the Qualification Request is submitted. The Qualified Loan Programs are returned and formatted into an XML data stream and sent back to the client JavaBean.
OnePipeline.com, Inc. Code
GHR Systems' COM Objects
GHR Systems, Inc. Code

Figure 34

TASK MAINTENANCE & STATUS REPORTING GATEWAY

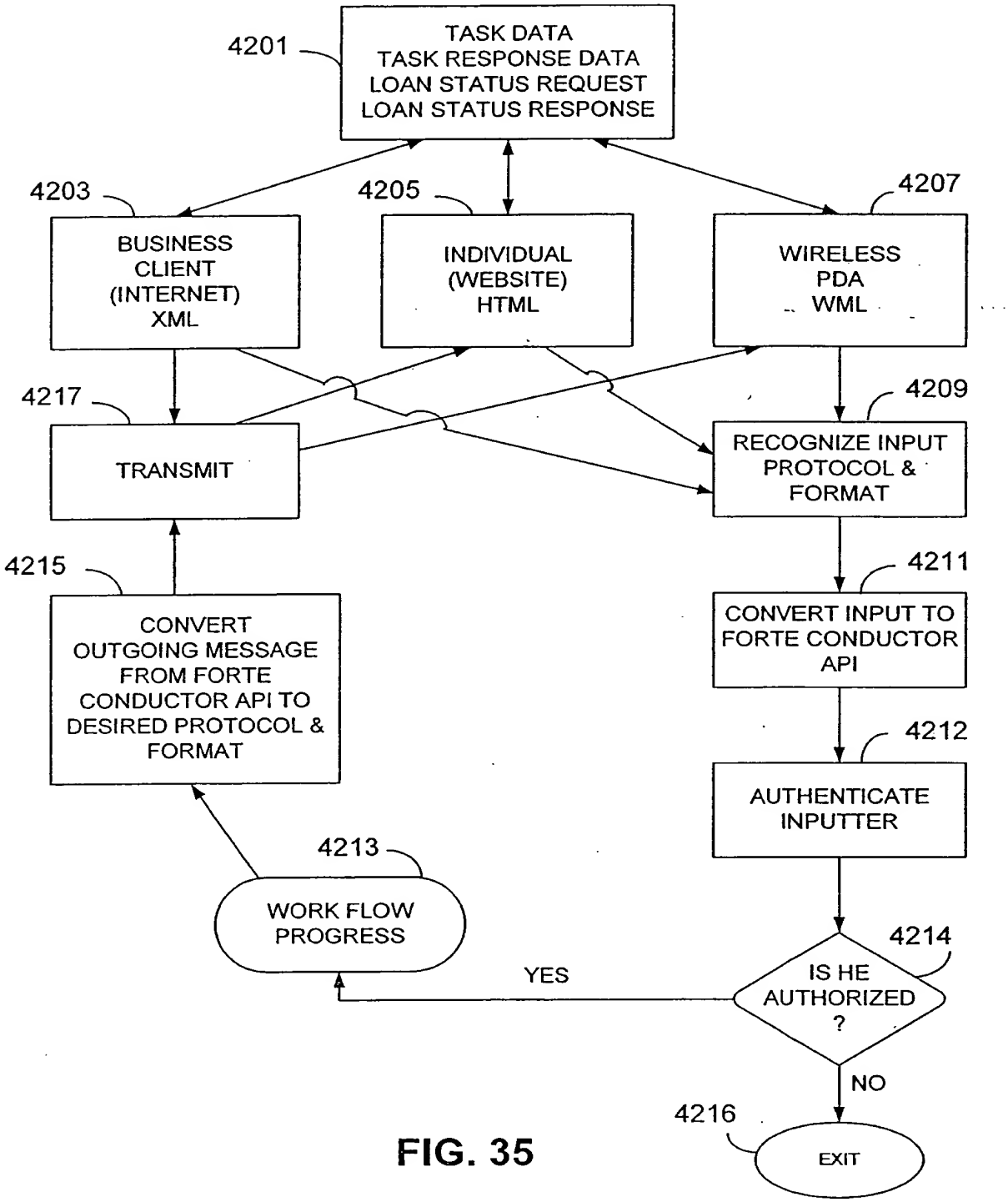


FIG. 35

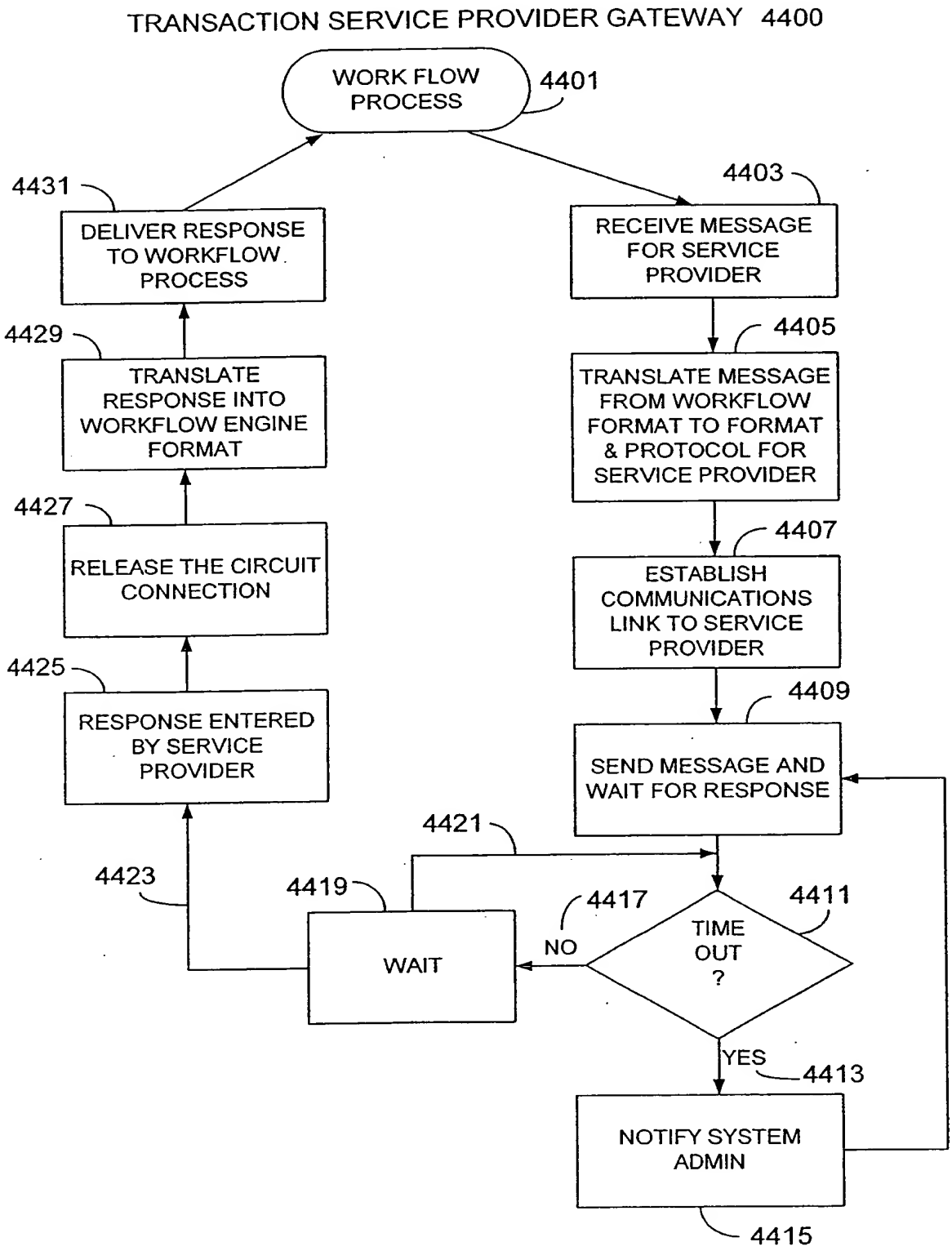

TRANSACTION SERVICE PROVIDER GATEWAY 4400
WORK FLOW PROCESS
4401
4403
RECEIVE MESSAGE FOR SERVICE PROVIDER
4405
TRANSLATE MESSAGE FROM WORKFLOW FORMAT TO FORMAT & PROTOCOL FOR SERVICE PROVIDER
4407
ESTABLISH COMMUNICATIONS LINK TO SERVICE PROVIDER
4409
SEND MESSAGE AND WAIT FOR RESPONSE
4411
TIME OUT ?
4413
YES
NOTIFY SYSTEM ADMIN
4415
4417
NO
4419
WAIT
4421
4423
4425
RESPONSE ENTERED BY SERVICE PROVIDER
4427
RELEASE THE CIRCUIT CONNECTION
4429
TRANSLATE RESPONSE INTO WORKFLOW ENGINE FORMAT
4431
DELIVER RESPONSE TO WORKFLOW PROCESS

FIG. 36

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4

Need to ask a question? Click here for help.

Loan Origination Request **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Origination Request | Results

"Congratulations. We'll get back to you within 24 hours."

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Steps 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 3, 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:
1) Authorize the loan origination fee. by entering a percentage in the space provided below
2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of [1.00] % and request a loan for $13500.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower. Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

● Save

☐ Step 1: Consultation and Pre-Qualification
15% of loan origination fee

● Delete

Task

- Coordinate marketing and advertising for potential borrowers — ⊙ Loan Originator
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
  - o Compare lenders for 30 year fixed rate loans
  - o Select a preferred lender or interest rate
  - o Assess borrower's credit situation
  - o Offer credit repair information and advice
  - o Assess current financial situation, including income/debt ratios, assets, and current housing situation
  - o Review and explain the different loan programs available based on the borrower's situation
  - o Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages Review and explain the estimate of costs of the loan

Figure 37

Step 2: Loan Application
20% of loan orgination fee

Task

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
    - Estimate property value of new property purchase
    - Determing down payment and loan to value for the new property purchase
    - Review new property purchase information and status
    - Review and correct current finanical situation from Pre-Qualification
    - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

⊙ Loan Originator

Figure 38

Step 3: Loan Review and Administrative Tasks
15% of loan orgination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
    - Review and explain underwriting process with borrower
    - Review and explain the financial information needed from the borrower
    - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
    - Review and explain the reason for Title Report to the borrower
    - Review and explain the reason for the Appraisal to the borrower
    - Review and explain the reason for Flood Certification to the borrower
    - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

◉ Loan Originator
○ Real Estate Broker
○ Mortgage Processing Center

Figure 39

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

Step 4: Borrower Updates and Loan Processing
35% of loan orgination fee

Task

- Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
    - Review and explain the Good Faith Estimate with borrower
    - Review and explain the Truth in Lending statement with borrower
    - Review and explain other federal and state disclosures with borrower
- Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
    - Collect the income information (paystubs, W2 and tax records as required)
    - Collect the bank statements from the borrower
    - Collect the Insurance Binder information
- Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

(●) Loan Originator
( ) Real Estate Broker
( ) Mortgage Processing Center

Step 5: Closing
15% of loan orgination fee

Task

- Review and authorize the Clear to Close document from processing
- Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

(●) Loan Originator
( ) Real Estate Broker
( ) Mortgage Processing Center

Go Back Go Forward

Figure 40

https://onesystem.onepipeline.com

https://onesystem.onepipeline.com/LOS.nsf/tasklist

Need to ask a question? Click here for help.

Task List

Change to View By Borrower

Task Description	
Step #2	Assigned To
717178 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
717178 - Brad Sullivan: Order acceptable appraisal for no less than $1250	Joe Realtor
Step #3	Assigned To
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than $####.	Joe Realtor
125938 - C Lake: Obtain signed copy of Credit Authorization and Business	Joe Realtor
125938 - C Lake: Obtain #### months most recent (consecutive) bank statement	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable commitment for title insurance	Joe Realtor
125938 - C Lake: Order acceptable aprraisal for no less than $####	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance	Joe Realtor
274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth In	Joe Realtor
274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than $####	Joe Realtor
274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificate	Joe Realtor
274430 - Brad Sullivan: Order acceptable hazard insurance coverage with	Joe Realtor
274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than $####	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than $####	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance	Joe Realtor
27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth In	Joe Realtor
27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than $####	Joe Realtor

Return to Main Menu

Figure 41